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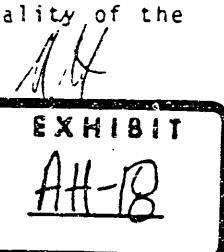
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TU THE HOLDERS OF ACCOUNT A.H. SUB-ACCOUNT 1

We are pleased to confirm that during the lifetime of Albert HAKIM, we shall accept instructions with respect to this account and any assets therein from Albert HAKIM alone, both with respect to the investment of assets and the payment of funds from the account, whether to him or to any third party or parties he shall designate. Should Albert HAKIM die or become disabled so that he is unable to communicate with us (become "disabled"), or otherwise be unable to communicate with us, a decision we shall make in our best judgment, we shall then accept instructions with respect to this account from Richard V. SECORD alone, both with respect to the investment of assets and the payment of funds from the account, whether to him or to any third party or parties he shall designate.

Should Richard V. SECORD after having qualified to give us instructions concerning this account, die, or become disabled, or otherwise be unable to communicate with us, a decision we shall make in our best judgment, we shall then accept instructions with respect to this account from Oliver NORTH alone, both with respect to the investment of assets and the payment of funds from the account, whether to him or to any third party or parties he shall designate.

In each instance we are authorized to accept instructions from the person being entitled to act with respect to this account, regardless of the content of said instructions, including to pay the totality of the



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assets in this account to that person or his designee, in cash or otherwise, and we shall not be responsible in any way for the use and application of these funds.

Should none of the three individuals named above be alive, then upon receipt of proof of death in form satisfactory to us, we shall divide the then remaining balance in this account in 3 equal parts of equal value, and hold one such part for the designees of that individual if he shall have left a written designation with us, or if he shall not, we shall pay that part to the properly designated representative of his estate.

We further confirm that although these instructions are not irrevocable, we shall accept a change in these instructions only with the written approval of any two of the three individuals named above, unless only one of the three shall be living, then on the written direction of the survivor. Nevertheless, we direct your attention to the fact that the person having the right to operate this account may withdraw any part or all of the assets in this account at any time without the consent of any third party.

CSF INVESTMENTS, LTD.

By :

Emadine Hageeb

Albert Hakim